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Attorney's Docket No.: 06975-195001  
Client's Ref. No.: Commerce 05

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Number of pages including this page 13

Applicant : Carl Bruecken  
Serial No. : 09/917,676  
Filed : July 31, 2001

Art Unit : 2876  
Examiner : Bradley B. Bayat

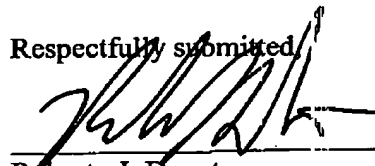
Title : Method for Supplementing Descriptors for Online Banking Transaction Statements

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Attached to this facsimile communication cover sheet is the Amendment in Reply to Action of August 26, 2005, faxed this 28<sup>th</sup> day of November, 2005, to the United States Patent and Trademark Office.

Date: November 28, 2005

Respectfully submitted,

  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Carl Bruecken  
Serial No. : 09/917,676  
Filed : July 31, 2001  
Title : METHOD FOR SUPPLEMENTING DESCRIPTORS FOR ONLINE BANKING  
TRANSACTION STATEMENTS

Art Unit : 2876  
Examiner : Bradley B. Bayat

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT IN REPLY TO ACTION OF AUGUST 26, 2005

Please amend the above-identified application as follows: